

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
ROCKFORD DIVISION

In re: ROSE, THOMAS W. § Case No. 09-74078  
ROSE, ANN M. §  
ROSE, TOM W. §  
Debtor(s) §

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on September 23, 2009. The undersigned trustee was appointed on \*bad date\*.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 6,797.58

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
Payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>6,797.58</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 05/06/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,429.76. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,429.76, for a total compensation of \$1,429.76. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$20.66, for total expenses of \$20.66.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/15/2010 By: /s/MEGAN G. HEEG 7  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-74078

Trustee: (330490) MEGAN G. HEEG

Case Name: ROSE, THOMAS W.  
ROSE, ANN M.

Filed (f) or Converted (c): 09/23/09 (f)

§341(a) Meeting Date: 11/13/09

Period Ending: 06/15/10

Claims Bar Date: 05/06/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	501 East 10th Street, Rock	56,000.00	0.00	DA	0.00	FA
2	Cash on hand	60.00	0.00	DA	0.00	FA
3	Financial accounts, financial institution shares	53.00	0.00	DA	0.00	FA
4	Financial accounts, financial institution shares	193.89	0.00	DA	0.00	FA
5	Financial accounts, financial institution shares	30.00	0.00	DA	0.00	FA
6	Household goods and furnishings	1,255.00	0.00	DA	0.00	FA
7	Books, art, antiques and collectibles	200.00	0.00	DA	0.00	FA
8	Wearing apparel	100.00	0.00	DA	0.00	FA
9	Furs and jewelry	50.00	0.00	DA	0.00	FA
10	Interests in insurance policies	0.00	0.00	DA	0.00	FA
11	Interests in an education IRA	1,400.00	0.00	DA	0.00	FA
12	IRA, ERISA, Keogh, pension, profit sharing plan	11,000.00	0.00	DA	0.00	FA
13	IRA, ERISA, Keogh, pension, profit sharing plan	23,000.00	0.00	DA	0.00	FA
14	IRA, ERISA, Keogh, pension, profit sharing plan	17,000.00	0.00	DA	0.00	FA
15	Equitable or future interests, life estates Land Trust Agreement	Unknown	0.00	DA	0.00	FA
16	Autos, trucks, trailers, other vehicles, access.	1,600.00	0.00	DA	0.00	FA
17	Autos, trucks, trailers, other vehicles, access.	1,485.00	0.00	DA	0.00	FA
19	Other Personal Property (u) Interest in Anna M. Rose's CD at Sterling Federal	0.00	5,384.19		5,384.19	FA
20	Other Personal Property (u) Anna M. Rose Waddell & Reed Account	0.00	0.00	DA	0.00	FA
21	TAX REFUNDS (u) Non-exempt 2009 federal (\$1,273.15) and state (\$139.19) tax refunds	0.00	1,412.34		1,412.34	FA
22	INTERESTS IN INSURANCE POLICIES (u) Deceased parent had two life insurance policies (debtor and debtor's four siblings as beneficiaries)	Unknown	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		1.05	FA
22	Assets Totals (Excluding unknown values)	\$113,426.89	\$6,796.53		\$6,797.58	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-74078 Trustee: (330490) MEGAN G. HEEG  
Case Name: ROSE, THOMAS W. Filed (f) or Converted (c): 09/23/09 (f)  
ROSE, ANN M. §341(a) Meeting Date: 11/13/09  
Period Ending: 06/15/10 Claims Bar Date: 05/06/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2010

Current Projected Date Of Final Report (TFR): June 15, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74078  
Case Name: ROSE, THOMAS W.  
ROSE, ANN M.  
Taxpayer ID #: \*\*-\*2138  
Period Ending: 06/15/10

Trustee: MEGAN G. HEEG (330490)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*80-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/16/10	{21}	Thomas W. Rose	tax refund	1224-000	1,412.34		1,412.34
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		1,412.35
03/29/10	{19}	Sterling Federal Bank	Proceeds of Ann Rose's CD	1229-000	5,384.19		6,796.54
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		6,796.61
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		6,796.65
04/06/10		Wire out to BNYM account 9200*****8065	Wire out to BNYM account 9200*****8065	9999-000	-6,796.65		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-6,796.65	0.00	
Subtotal	6,796.65	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,796.65	\$0.00	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74078  
Case Name: ROSE, THOMAS W.  
ROSE, ANN M.  
Taxpayer ID #: \*\*-\*\*\*2138  
Period Ending: 06/15/10

Trustee: MEGAN G. HEEG (330490)  
Bank Name: The Bank of New York Mellon  
Account: 9200-\*\*\*\*\*80-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****8065	Wire in from JPMorgan Chase Bank, N.A. account *****8065	9999-000	6,796.65		6,796.65
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.32		6,796.97
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		6,797.37
06/15/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.21		6,797.58
06/15/10		To Account #9200*****8066	prepare Final Report	9999-000		6,797.58	0.00

<b>ACCOUNT TOTALS</b>	<b>6,797.58</b>	<b>6,797.58</b>	<b>\$0.00</b>
Less: Bank Transfers	6,796.65	6,797.58	
<b>Subtotal</b>	<b>0.93</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.93</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74078  
Case Name: ROSE, THOMAS W.  
ROSE, ANN M.  
Taxpayer ID #: \*\*-\*\*\*2138  
Period Ending: 06/15/10

Trustee: MEGAN G. HEEG (330490)  
Bank Name: The Bank of New York Mellon  
Account: 9200-\*\*\*\*\*80-66 - Checking Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
06/15/10		From Account #9200*****8065	prepare Final Report	9999-000	6,797.58		6,797.58

ACCOUNT TOTALS	6,797.58	0.00	\$6,797.58
Less: Bank Transfers	6,797.58	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****80-65	6,796.65	0.00	0.00
MMA # 9200-*****80-65	0.93	0.00	0.00
Checking # 9200-*****80-66	0.00	0.00	6,797.58
	\$6,797.58	\$0.00	\$6,797.58

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-74078  
Case Name: ROSE, THOMAS W.  
Trustee Name: MEGAN G. HEEG

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>MEGAN G. HEEG</u>	\$ <u>1,429.76</u>	\$ <u>20.66</u>
<i>Attorney for trustee</i> <u>Ehrmann Gehlbach Badger &amp; Lee</u>	\$ <u>1,060.00</u>	\$ <u>12.50</u>
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 37,110.92 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	DISCOVER BANK	\$ <u>4,765.66</u>	\$ <u>548.95</u>
<u>2</u>	DISCOVER BANK	\$ <u>1,342.80</u>	\$ <u>154.67</u>
<u>3</u>	DISCOVER BANK	\$ <u>3,754.06</u>	\$ <u>432.41</u>
<u>4</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>2,230.82</u>	\$ <u>256.96</u>
<u>5</u>	Chase Bank USA, N.A.	\$ <u>8,319.13</u>	\$ <u>958.25</u>
<u>6</u>	Chase Bank USA, N.A.	\$ <u>1,882.77</u>	\$ <u>216.87</u>
<u>7</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>9,858.98</u>	\$ <u>1,135.61</u>
<u>8</u>	CAPITAL ONE BANK USA, N.A.	\$ <u>674.20</u>	\$ <u>77.66</u>
<u>9</u>	GE Money Bank dba WAL-MART DISCOVER CARD	\$ <u>242.25</u>	\$ <u>27.90</u>
	FIA CARD SERVICES,		

10 NA/BANK OF AMERICA \$ 4,040.25 \$ 465.38

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.